Certificate Number: 15317-PAM-DE-036594537

Bankruptcy Case Number: 18-04257



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 5, 2022, at 1:35 o'clock PM PDT, Jeffrey L Goss completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 5, 2022 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: <u>Credit Counselor</u>